

Information to identify the case:

Debtor 1	<u>Deborah Eichinger</u>	Social Security number or ITIN	xxx-xx-3787
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-16473-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah Eichinger

8/9/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Deborah Eichinger
 Debtor

Case No. 14-16473-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db
 514685343 +Deborah Eichinger, 19 Homestead Avenue, Bordentown, NJ 08620-9668
 514685348 +Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106
 514971291 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421
 514685350 +Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc.,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 514685351 +Eastern Account System INC., Attn: Bankruptcy Dept., Po Box 837, Newtown, CT 06470-0837
 514685351 Emergency Physicians of S. Jersey, AKRON Billing Center, 3885 Ridge Park Drive,
 Akron, OH 44333-8203
 514685353 HRRG, PO Box 189053, Fort Lauderdale, FL 33318-9053
 514685352 +Hamilton Endoscopy & Surgery Center, 1235 Whitehorse Mercerville Road, Suite 310,
 Trenton, NJ 08619-3810
 514685357 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
 514685359 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
 514685360 +Postal Empl C U, 4248 S Broad St, Trenton, NJ 08620-2105
 514685361 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2019 00:01:49 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2019 00:01:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514747568 EDI: AIS.COM Aug 10 2019 03:48:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514685345 +EDI: BANKAMER.COM Aug 10 2019 03:48:00 Bank of America,
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
 514685346 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Aug 10 2019 00:02:27 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 514685347 +E-mail/Text: bankruptcy@certifiedcollection.com Aug 10 2019 00:01:42
 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
 514685349 +EDI: CCS.COM Aug 10 2019 03:48:00 Credit Collection Services, Two Wells Avenue,
 Newton Center, MA 02459-3246
 514685354 +E-mail/Text: bncnotices@becket-lee.com Aug 10 2019 00:01:20 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 514685355 +EDI: MID8.COM Aug 10 2019 03:48:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 514685358 +E-mail/Text: egssupportservices@alorica.com Aug 10 2019 00:01:58 NCO Financial,
 507 Prudential Road, Horsham, PA 19044-2308
 514685356 +E-mail/Text: Bankruptcies@nragroup.com Aug 10 2019 00:02:23 National Recovery Agen,
 2491 Paxton St, Harrisburg, PA 17111-1036
 514685362 +E-mail/Text: jennifer.chacon@spservicing.com Aug 10 2019 00:02:25
 Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 514685341 Deutsche Bank National Trust Company, as Trustee,
 1st Mutual
 514685342 ##+ACB Receivables Management, Po Box 350, Asbury Park, NJ 07712-0350
 514685344 ##+Aurora Financial Gr In, 9 Eves Dr Ste 190, Marlton, NJ 08053-8114
 514685363 ##Zucker, Goldberg & Ackerman, 200 Sheffield Street - Suite 101, Po Box 1024,
 Mountainside, NJ 07092-0024

TOTALS: 2, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 24

Date Rcvd: Aug 09, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Trust 2006-HE7, Mortgage Pass-Through Certificates, Series 2006 HE7 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Trust 2006-HE7, Mortgage Pass-Through Certificates, Series 2006 HE7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin C. Fayette on behalf of Debtor Deborah Eichinger kfayette@kevinfayette.com
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Trust 2006-HE7, Mortgage Pass-Through Certificates, Series 2006 HE7 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Patrick O. Lacsina on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Trust 2006-HE7, Mortgage Pass-Through Certificates, Series 2006 HE7, PATRICK.LACSINA@GMAIL.COM
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Trust 2006-HE7, Mortgage Pass-Through Certificates, Series 2006 HE7 rsolarz@kmlawgroup.com

TOTAL: 8